

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ANTHONY JAMES FERRARO
LORA JEAN FERRARO
Debtor(s)

Case No. 14-10245TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2014.
- 2) The plan was confirmed on 04/24/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/17/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/15/2019.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,651.00.
- 10) Amount of unsecured claims discharged without payment: \$16,305.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,719.00
Less amount refunded to debtor	\$557.11

NET RECEIPTS: **\$43,161.89**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,188.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,765.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,953.91**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	166.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	118.00	114.02	114.02	114.02	0.00
BLOOMFIELD TOWNSHIP SEWAGE A	Secured	968.25	NA	968.25	968.25	9.68
CBJ CREDIT RECOVERY	Unsecured	269.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	86.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	805.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	11.00	NA	NA	0.00	0.00
CREDITTECH	Unsecured	4,210.00	NA	NA	0.00	0.00
EMC MORTGAGE LLC**	Secured	64,085.21	0.00	0.00	0.00	0.00
EMC MORTGAGE LLC**	Secured	0.00	0.00	4,904.55	4,904.55	0.00
EMC MORTGAGE LLC**	Secured	0.00	68,671.20	0.00	24,532.74	0.00
EMC MORTGAGE LLC**	Secured	0.00	21,773.02	0.00	0.00	0.00
IC SYSTEM INC	Unsecured	50.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	2,026.75	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	613.26	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	264.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	1,064.00	757.91	757.91	757.91	7.56
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	633.14	633.14	633.14	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	230.13	230.13	230.13	0.00
PALISADES COLLECTIONS LLC	Unsecured	3,662.48	NA	NA	0.00	0.00
PALISADES COLLECTIONS LLC	Unsecured	3,662.00	NA	NA	0.00	0.00
PROVIDIAN BANK	Unsecured	3,022.64	NA	NA	0.00	0.00
PYOD LLC	Unsecured	NA	5,789.17	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	50.00	50.00	50.00	0.00
QUANTUM3 GRP LLC AGNT - GALAX	Unsecured	NA	776.73	0.00	0.00	0.00
REVENUE GROUP	Unsecured	97.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	13,746.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,904.55	\$29,437.29	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,726.16	\$1,726.16	\$17.24
TOTAL SECURED:	\$6,630.71	\$31,163.45	\$17.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$230.13	\$230.13	\$0.00
TOTAL PRIORITY:	\$230.13	\$230.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$797.16	\$797.16	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,953.91</u>
Disbursements to Creditors	<u>\$32,207.98</u>
TOTAL DISBURSEMENTS :	<u>\$43,161.89</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.